

**CHAMBERS BANCSHARES, INC.**

|   | Disbursement Date       | RSSD (Holding Company) | Number of Insured<br>Depository Institutions |
|---|-------------------------|------------------------|--|
|   | 05/29/2009              | 1141487                | 1  |
| <b>Selected balance and off-balance sheet items</b>   | <b>2014</b>             | <b>2015</b>            | <b>%chg from prev</b>                        |
|   | \$ millions             | \$ millions            |  |
| <b>Assets</b>   | \$682                   | \$665                  | -2.5%  |
| Loans   | \$524                   | \$531                  | 1.3%   |
| Construction & development  | \$75                    | \$79                   | 4.4%   |
| Closed-end 1-4 family residential   | \$110                   | \$103                  | -6.3%  |
| Home equity   | \$0                     | \$2                    | 488.2%                                       |
| Credit card   | \$0                     | \$0                    |  |
| Other consumer  | \$5                     | \$5                    | -13.2%                                       |
| Commercial & Industrial   | \$74                    | \$59                   | -19.5%                                       |
| Commercial real estate  | \$178                   | \$197                  | 10.5%  |
| Unused commitments  | \$23                    | \$42                   | 80.2%  |
| Securitization outstanding principal  | \$0                     | \$0                    |  |
| Mortgage-backed securities (GSE and private issue)  | \$0                     | \$0                    |  |
| Asset-backed securities   | \$0                     | \$0                    |  |
| Other securities  | \$40                    | \$39                   | -2.9%  |
| Cash & balances due   | \$8                     | \$7                    | -9.6%  |
| Residential mortgage originations   |                         |                        |  |
| Closed-end mortgage originated for sale (quarter)   | \$0                     | \$0                    |  |
| Open-end HELOC originated for sale (quarter)  | \$0                     | \$0                    |  |
| Closed-end mortgage originations sold (quarter)   | \$0                     | \$0                    |  |
| Open-end HELOC originations sold (quarter)  | \$0                     | \$0                    |  |
| <b>Liabilities</b>  | \$592                   | \$579                  | -2.3%  |
| Deposits  | \$572                   | \$564                  | -1.4%  |
| Total other borrowings  | \$15                    | \$9                    | -37.1%                                       |
| FHLB advances   | \$15                    | \$9                    | -37.1%                                       |
| <b>Equity</b>   |                         |                        |  |
| Equity capital at quarter end   | \$90                    | \$87                   | -3.7%  |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$0                     | \$0                    | NA   |
| <b>Performance Ratios</b>   |                         |                        |  |
| Tier 1 leverage ratio   | 11.1%                   | 12.2%                  | --   |
| Tier 1 risk based capital ratio   | 15.2%                   | 14.0%                  | --   |
| Total risk based capital ratio  | 16.5%                   | 15.3%                  | --   |
| Return on equity <sup>1</sup>   | 6.0%                    | 8.4%                   | --   |
| Return on assets <sup>1</sup>   | 0.7%                    | 1.1%                   | --   |
| Net interest margin <sup>1</sup>  | 4.3%                    | 4.7%                   | --   |
| Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}                                 | 91.5%                   | 255.4%                 | --   |
| Loss provision to net charge-offs (qtr)   | -63.0%                  | 0.0%                   | --   |
| Net charge-offs to average loans and leases <sup>1</sup>                                    | 1.2%                    | 2.7%                   | --   |
| <sup>1</sup> Quarterly, annualized.   |                         |                        |  |
|   | <b>Noncurrent Loans</b> |                        | <b>Gross Charge-Offs</b>                     |
| <b>Asset Quality (% of Total Loan Type)</b>   | <b>2014</b>             | <b>2015</b>            | <b>2014</b>                                  |
|   |                         |                        | <b>2015</b>                                  |
| Construction & development  | 6.8%                    | 0.2%                   | 1.3%   |
| Closed-end 1-4 family residential   | 2.4%                    | 1.8%                   | 0.0%   |
| Home equity   | 0.0%                    | 0.0%                   | 0.0%   |
| Credit card   | 0.0%                    | 0.0%                   | 0.0%   |
| Other consumer  | 0.6%                    | 0.1%                   | 1.5%   |
| Commercial & Industrial   | 6.1%                    | 3.0%                   | 0.8%   |
| Commercial real estate  | 1.4%                    | 0.0%                   | 0.0%   |
| Total loans   | 3.0%                    | 0.8%                   | 0.3%   |